

EXHIBIT A

Atlas Law Firm

FLAT FEE AGREEMENT FOR CHAPTER 7

Client Name(s): Casey Asch

Scope: Atlas Law Firm, LLC has agreed to file a Chapter 7 Bankruptcy in the Bankruptcy Court for the District of Minnesota, including:

1. Analysis of your financial situation, and rendering advice to you in determining whether to file a petition in bankruptcy;
2. Preparation and filing of any petition, schedules, statements, exhibits, attachments and plan which may be required by the court;
3. Representation of you at the 341 hearing, confirmation hearing & any adjourned hearings thereof;
4. Negotiations with creditors and other services reasonably necessary to represent you in this case, and with respect to your outstanding unsecured and dischargeable debts;
5. Representation in contested bankruptcy matters.

Our services are expected to end when you receive your discharge.

We are not agreeing to provide representation in any adversary proceedings.

Terms: We will charge you a flat fee of \$ 1,950.00

We will advance your court filing fee of \$338 and the credit counseling fee.

You may now refer creditors to us when they call you. Simply tell them "I intend to file bankruptcy, please call Atlas Law Firm at (763) 568-7343 for details."

You will be billed beginning in one month for monthly payments towards the fees. The monthly payments are necessary to continue to retain us so you can refer your creditors to us and will be applied to our attorney's fees.

Because unpaid attorney's fees are discharged upon the filing of a Chapter 7, your case will not be filed until all fees are paid in full, or until you have paid \$ 353.00 to Atlas Law Firm, LLC and have a guarantor agree to pay the remaining fees. We are not allowed to accept a credit card payment for attorney's fees from a client who will be filing bankruptcy as the credit card will be included as a debt. Credit card payments may be accepted from third parties who pay the attorney's fee on a bankruptcy client's behalf. If a credit card payment is paid from a third party, a three percent credit card processing charge will be added to the fee above.

To file the case, we also need certain documents and forms from you. Bankruptcy requires the lawyer and client to work together to make a petition which has a list of all of your assets and debts, a budget, and some of your recent financial history. We make this petition out of things like your

paystubs, bank statements, tax returns, and a few forms. We will pull credit reports, and search internet databases, but much of your financial information is not available to us without your help. The court will reject your case if we do not have evidence to support the information in the petition, and we cannot get that information without your help. You hereby agree to help Atlas Law Firm gather information and agree to provide us with the documents we request.

Without a guarantor, you must pay the fees and costs before the work is completed. Because this is a fixed fee for a specific service that Atlas Law Firm has promised to perform, the firm considers the fee to be the property of Atlas Law Firm upon receipt. It will not be deposited into a trust account. You will be entitled to a refund of all or a portion of the fee if the agreed-upon legal services are not provided.

We reserve the right to increase our fees if your circumstances change before filing the case.

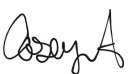
You have the right to end Atlas Law Firm, LLC's representation at any time and may be entitled to a refund if the work is not completed.

We may withdraw from the representation if you misrepresent any material fact, or the Minnesota Rules of Professional Conduct allow or require the firm to withdraw. We shall continue to represent you in contested matters, and in the bankruptcy itself until the Bankruptcy Court has granted us permission to withdraw, or you have found substitute counsel.

Until a substitution of attorneys is filed or an order is entered allowing Atlas Law Firm to withdraw, we are your attorney of record and we shall represent you in bringing and defending all matters or proceedings in the bankruptcy case other than adversary proceedings in which we have not yet made an appearance. Failure to receive advance payment or guarantee of attorney's fees is not grounds for failure to cease representation after the case is filed.

Prior to the filing of your case, non-payment of attorney's fees is grounds for withdrawal of the representation.

CHAPTER 7 BANKRUPTCY: The fee you have paid includes filing the required case documents on your behalf, attending the 341 hearing, and continuing to represent you through the discharge. The fixed fee you have paid does not include representation in any adversary proceedings that may arise, nor does it include the post-filing financial management course which costs \$10 when done with our preferred course provider.

Agreed: 

Dated: 01 / 13 / 2025

✓ Please check here to consent to receive information about the services you have requested from us via SMS and email.

PAYMENT AUTHORIZATION**Client Name(s):** Casey Asch**Flat Fee Agreement Amount:** \$ 1,950.00

Initial Retainer Payment:		\$ 353.00	Paid via the Initial Payment link in the body of the email	
Remaining Balance Payment Plan (pick only one):				
<input checked="" type="radio"/>	12	equal monthly payments of	\$ 133.08	every 15th (date of the month) starting on: *****
<input type="radio"/>	24	equal semi-monthly payments of	\$ 66.54	every Choose One (dates of the month) starting on:
<input type="radio"/>	26	equal bi-weekly payments of	\$ 61.42	every other (day of week) starting on:
<input type="radio"/>	52	equal weekly payments of	\$ 30.71	every Choose One (day of week) starting on:
Bank Account Information:				
Securely provide your eCheck information using the Payment Method link which will be separately emailed				
PAYMENT METHOD INSTRUCTIONS				
<ul style="list-style-type: none"> - Please select "Pay by eCheck" to securely enter your bank account and routing information. - Your fee has been discounted for eCheck payment method. If you provide your debit card information, there will be a 3% processing charge that we will pass onto you. - Federal law prohibits you from providing your credit card information for your fee as it may lead to an objection in your case. 				
General Information:				
Payor Email:		Payor Phone:		
I authorize Atlas Law Firm, LLC to electronically debit my bank account according to the terms above. I acknowledge that electronic debits against my account must comply with United States law. This payment authorization is to remain in effect until detailed above, unless I, the signatory below, notifies Atlas Law Firm, LLC of its cancellation by giving written notice in enough time for the business and receiving financial institution to have a reasonable opportunity to act on it (typically at least 3-5 business days).				
NOTE: Payment Plan payments must begin no later than 30 days from the date your documents are provided to Atlas Law Firm.				
IMPORTANT: Client(s) who participate in the Third-Party Guarantor Payment Plan may elect to voluntarily continue payments for the legal fees above after the bankruptcy is filed. However, the client(s) are not legally obligated to do so under the bankruptcy laws. The Third-Party Guarantor continues to be legally obligated for payments until the balance is paid.				

Agreed: Casey Asch
 Client

Dated: 01 / 21 / 2025

THIRD-PARTY GUARANTOR ADDENDUM**Client Name(s):** Casey Asch**Flat Fee Agreement Amount:** \$ 1,950.00**Third-Party Guarantor Name:** Alexis Palmquist**Third-Party Guarantor Agreement:**

By signing below, the person named above as "Third-Party Guarantor" agrees to be legally obligated to Atlas Law Firm, LLC for the Flat Fee Agreement Amount owed by the "Client(s)" described above, and Atlas Law Firm, LLC is relying upon this Agreement to perform legal services for the Client(s). The Third-Party Guarantor understands that upon the filing of the bankruptcy for the Client(s), the Client(s) will no longer be legally obligated to Atlas Law Firm, LLC for the Flat Fee Agreement Amount, regardless of whether Client(s) choose to voluntarily make payment for the Flat Fee Agreement Amount. In the event Client(s) do not voluntarily complete the payments described above, the Third-Party Guarantor authorizes and directs Atlas Law Firm, LLC to collect the remaining payments described above for the Flat Fee Agreement Amount and debit the Third-Party Guarantor's bank account until the Flat Fee Agreement Amount listed above is paid in full, and authorizes their depository institution to debit the same to their account.

Third-Party Guarantor agrees that:

- (1) Third-Party Guarantor's obligation to pay the Flat Fee Agreement Amount will exist notwithstanding Client(s)' impending bankruptcy discharge or any other circumstance which would relieve Client(s)' obligation to pay the Flat Fee Agreement Amount;
- (2) in the event that either Client(s), or Third-Party Guarantor does not pay any payment due pursuant to this Agreement, Third-Party Guarantor shall pay all costs of collection, including but not limited to reasonable attorney's fees and costs incurred to enforce this Agreement;
- (3) Third-Party Guarantor understands that s/he might not be paid back by the Client(s) and that Third-Party Guarantor is unconditionally making himself/herself responsible for payment of the Flat Fee Agreement Amount;
- (4) Atlas Law Firm may communicate with Third-Party Guarantor via mail, e-mail, text, and/or telephone;
- (5) if a payment does not process for any reason, the payment may be re-attempted multiple times and on different dates until the payment clears, even if it means the end date of this payment contract will be extended;
- (6) Atlas Law Firm may accept and rely upon telephonic or electronic communications from Third-Party Guarantor confirming modified payment terms;
- (7) an additional \$35.00 may be charged for each returned payment, which charge may be debited from Third-Party Guarantor's account separately from their regular recurring payment; and
- (8) Third-Party Guarantor is an authorized user of this debit card and/or bank account.

Third-Party Guarantor Email:

Phone:

Third-Party Guarantor SSN:

Date of Birth:

Third-Party Guarantor Address:

The payments on the Payment Authorization above will be from the bank account of:

☒ Client(s) ☐ Third-Party Guarantor

Agreed: _____

Third-Party Guarantor

Dated: 02 / 01 / 2025